

Information to identify the case:

Debtor 1	<u>Annette F Boop</u>	Social Security number or ITIN	xxx-xx-1396
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21933-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annette F Boop

11/1/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Annette F Boop
 Debtor

Case No. 17-21933-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Nov 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2017.

db +Annette F Boop, 643 Metz Rd, Tarentum, PA 15084-3036
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14418109 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
 14418110 +Aes/student Funding Gr, Pob 61047, Harrisburg, PA 17106-1047
 14634631 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 14418118 +COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
 14418115 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 14418116 +Citizens Bank, Pob 61047, Harrisburg, PA 17106-1047
 14634634 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 14634636 +Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
 14418120 +Comenitybk/victoriasec, PO Box 182789, Columbus, OH 43218-2789
 14634644 +D&A Services, 1400 E. Touhy Avenue, Suite G, Des Plaines, IL 60018-3305
 14634648 +ERC, PO Box 23870, Jacksonville, FL 32241-3870
 14418127 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 14634651 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 14418134 +Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14634656 +Kingston Data & Credit, PO Box 59, Buffalo, NY 14205-0059
 14634658 +MYLappan Selvara MD, 600 Medical Arts Building, Kittanning, PA 16201-7134
 14634657 +Medexpress, PO Box 719, Dellslow, WV 26531-0719
 14634660 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
 14634662 +Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRSHEARER.COM Nov 02 2017 01:28:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2017 01:34:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14418112 +EDI: TSYS2.COM Nov 02 2017 01:28:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14634629 +E-mail/Text: cms-bk@cms-collect.com Nov 02 2017 01:34:37 Capital Management,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 14418113 +EDI: CAPITALONE.COM Nov 02 2017 01:28:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14634637 +EDI: WFNNB.COM Nov 02 2017 01:28:00 Comenity Bank, P.O. Box 659728,
 San Antonio, TX 78265-9728
 14418119 +EDI: WFNNB.COM Nov 02 2017 01:28:00 Comenity Bank/peebles, Po Box 182789,
 Columbus, OH 43218-2789
 14418122 +EDI: CONVERGENT.COM Nov 02 2017 01:29:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 14418123 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 02 2017 01:35:08 Credit Management Co,
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14418124 +EDI: RCSFNBMARIN.COM Nov 02 2017 01:28:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14634645 +EDI: DIRECTV.COM Nov 02 2017 01:29:00 Directv, PO Box 11732, Newark, NJ 07101
 14418125 +EDI: DISCOVER.COM Nov 02 2017 01:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14418126 +E-mail/Text: bknotice@erccollections.com Nov 02 2017 01:35:02 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 14634650 +EDI: BLUESTEM Nov 02 2017 01:29:00 Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 14418133 +EDI: PHINAMERI.COM Nov 02 2017 01:28:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14634653 +EDI: HFC.COM Nov 02 2017 01:28:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 14634654 +EDI: JEFFERSONCAP.COM Nov 02 2017 01:29:00 Jefferson Capital Systems, LLC, PO BOX 7999,
 Saint Cloud, MN 56302
 14418135 +EDI: GMACFS.COM Nov 02 2017 01:28:00 Nuvel Credit Co, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14634661 +EDI: PRA.COM Nov 02 2017 01:28:00 Portfolio Recovery, POB 12914, Norfolk, VA 23541
 14418280 +EDI: PRA.COM Nov 02 2017 01:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14634663 +EDI: SEARS.COM Nov 02 2017 01:28:00 SEARS/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282
 14634664 +EDI: NEXTEL.COM Nov 02 2017 01:28:00 Sprint, PO Box 7949, Overland Park, KS 66207
 14418136 +EDI: RMSC.COM Nov 02 2017 01:28:00 Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
 14418137 +E-mail/Text: bankruptcydepartment@tsico.com Nov 02 2017 01:35:15 Transworld Sys Inc/51,
 507 Prudential Rd, Horsham, PA 19044-2308
 14634667 +EDI: VERIZONWIRE.COM Nov 02 2017 01:28:00 Verizon, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 14634668 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 02 2017 01:35:00 West Penn Power,
 PO Box 3687, Akron, OH 44309-3687

TOTAL: 26

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 47

Date Rcvd: Nov 01, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14634626* +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
14418111* +Aes/student Funding Gr, Pob 61047, Harrisburg, PA 17106-1047
14634627* +Aes/student Funding Gr, Pob 61047, Harrisburg, PA 17106-1047
14634628* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14634635* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
(address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
14418114* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14634630* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14634632* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
14418117* +Citizens Bank, Pob 61047, Harrisburg, PA 17106-1047
14634633* +Citizens Bank, Pob 61047, Harrisburg, PA 17106-1047
14634638* +Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
14634639* +Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
14634640* +Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710
14634641* +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4975
14634642* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14634643* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14634646* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14634647* +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14418128* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14418129* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14418130* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14418131* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14418132* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14634649* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14634652* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14634655* +Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14634659* +Nuvel Credit Co, 200 Renaissance Ctr, Detroit, MI 48243-1300
14634665* +Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
14634666* +Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308
14418121 ##+Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710

TOTALS: 1, * 31, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 1, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Annette F Boop help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6